

FIRST AMENDMENT
TO
THE UNITED STATES ARMY NONAPPROPRIATED
FUND EMPLOYEE 401(K) SAVINGS PLAN

AS AMENDED AND RESTATED EFFECTIVE 1 JANUARY 2001

This FIRST AMENDMENT to the United States Army Nonappropriated Fund Employee 401(k) Savings Plan, as amended and restated effective 1 January 2001 (the "Plan"), is made in accordance with Section 11.1 of the Plan this 31st day of December, 2002 by the Commander, United States Army Community and Family Support Center, effective as of the dates provided below:

Preamble

1. Adoption and Effective Date of Amendment. This Amendment to the Plan is adopted to reflect certain provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001 ("EGTRRA") and to incorporate any other changes required to be adopted by plan sponsors under current law. Any EGTRRA amendments made under this Amendment or any amendments that are required to be made within the EGTRRA remedial amendment period in order to have extended reliance are intended as good faith compliance with the requirements of EGTRRA and are to be construed in accordance with EGTRRA and guidance issued thereunder.
2. Determination Letter. This Amendment to the Plan is also adopted to incorporate an amendment the Internal Revenue Service ("IRS") required in order for the Plan to rely on the favorable determination letter issued to it on November 25, 2002 by the IRS.
3. Clarification of Plan Language. Section 4 of this Amendment is also adopted to clarify language in Section 9.4 of the Plan.
4. Supersession of Inconsistent Provisions. Any changes made in this Amendment shall supersede the provisions of the Plan to the extent those provisions are inconsistent with the provisions of this Amendment.
5. Plan Terms. All capitalized terms herein have the meanings given to them under the Plan, unless otherwise indicated.

Section 1 - IRS Required Amendments for Reliance on GUST Determination Letter

Effective immediately, the last sentence of Section 13.2 of the Plan is deleted in its entirety and replaced with the following:

Anything in the foregoing to the contrary notwithstanding, the Benefits Program Manager may authorize payments to an alternate payee under an approved qualified domestic relations order which meets the requirements of Code section

414(p) and ERISA section 206(d)(3) as well as such uniform and nondiscriminatory requirements as may be established by the Benefits Program Manager and approved by the Commander.

Section 2 - No After-Tax Rollover Contributions

The Plan continues to only accept rollover contributions or transfers from a plan that is qualified under Code Section 401(a) and that has a trust that is exempt from taxation under Code Section 501(a). Effective with respect to rollover contributions or transfers made from such a plan after December 31, 2001, the Plan will not accept rollover contributions or transfers of any after-tax amounts.

Section 3 - Hardship Withdrawals

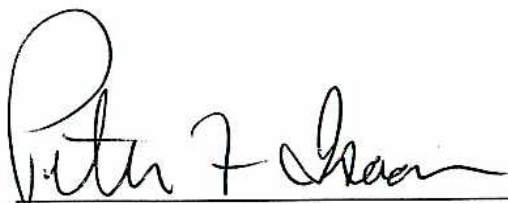
Effective with respect to distributions of elective deferrals after December 31, 2001, the post-hardship contribution limit in Treasury Regulation section 1.401(k)-1(d)(2)(iv)(B)(3), and outlined in the second sentence of Section 8.1(d), is eliminated.

Section 4 - Clarification

Effective immediately, the second full paragraph of Section 9.4 is amended to read as follows (new language in bold):

A Participant or former Participant who is subsequently reemployed by the Employer prior to incurring five (5) consecutive Breaks in Service **from the date of his termination** shall have his forfeited Employer Account restored to him as soon as practicable following his reemployment. Restoration shall be made by using forfeitures occurring during the Plan Year of reemployment and, if necessary, the Employer shall make a contribution on behalf of such Participant to restore the full amount of the forfeiture.

Pursuant to the authority of the Secretary of the Army and as prescribed by Army Regulation 215-1, this First Amendment to the United States Army Nonappropriated Fund Employee 401(k) Savings Plan Effective 1 January 2001 is hereby adopted.



PETER F. ISAACS
Chief Operating Officer
U.S. Army Community and Family
Support Center

12/31/02

Date